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CENTRAL FAX CENTER

APR 05 2006

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:	Cohen
Serial No.:	09/955,464
Filing Date:	9/18/2001
For:	Systems for financial and electronic commerce
Examiner:	Hani M. Kazimi
Art Unit:	3624
Attorney Docket No.:	4018.016

## Patent Application

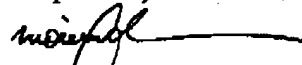
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**Transmittal Letter**  
(9 pages total including this page)

Enclosed please find a Response to the Office Action of 10-5-05, including a request for a three month extension of the time provided for response. The Commissioner is hereby authorized to charge all amounts due for the present transmittal to Deposit Account No. 50-1604.

Dated: April 5, 2006

Respectfully submitted,



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**CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)**

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at Facsimile Number 571-273-8300 on April 5, 2006.

  
Morris E. Cohen  
Transmission Date: April 5, 2006

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**Amendment and Response to Office Action of October 5, 2005**

In response to the Office Action of October 5, 2005, please amend the above-captioned application as follows:

**Amendments to the Specification** begin on page 3 of this transmittal.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this transmittal.

**Remarks** begin on page 8 of this transmittal.